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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Jessica	
First name	First name
Write the name that is on your government-issued	
picture identification (for Middle name	Middle name
example, your driver's license or passport Lost page	
Last Harne	Last name
Bring your picture identification to your Suffix (Sr., Jr., II, I	Suffix (Sr., Jr., II, III)
meeting with the trustee.	Guilly (Gr., Gr., II, III)
2. All other names you	
have used in the last First name	First name
8 years	
Middle name Include your married or	Middle name
maiden names. Last name	Last name
Last name	Last name
First name	First name
Middle name	Middle name
Last name	Last name
3. Only the last 4 digits XXX - XX-	9024 XXX - XX-
Of your Social	
federal Individual	OR
Taxpayer 9 xx - xx-	9 xx - xx-
(ITIN)	

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De	ebtor 1 Jessica First Name	S. Evans Middle Name Last Name	Case number (if known)
	i ii st ivairie	Wildle Walle	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2836 W Roosevelt Rd Apt 2w Number Street	Number Street
		Chicago Illinois 60612	
		City State Zip Code Cook	City State Zip Code
		County	County
		•	-
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Sign State Zip Gode	Only Otale Zip Gode
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-

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Debtor 1 Jessica	S.	Evans		Case number (if kno	own)	
First Name	Middle Nan	ne Last Name				
Part 2: Tell the Court Abo	ut Your Bankrup	tcy Case				
 The chapter of the Bankruptcy Code you are choosing to file under 		a brief description of each, see a B2010)). Also, go to the top				ndividuals Filing for
8. How you will pay the fee	more details cashier's che may pay with I need to pay Individuals to I request the judge may, b the official poyou choose to	e entire fee when I file my about how you may pay. The control of	ypically, if your attorney is a pre-printer fyou choose stallments (Omay request your fee, an our family signs the Application	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so on ze and you are u	e fee yourself, r payment on gon and attach to BA). If you are filing the file of the pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District	Northern District of Illinois Northern District of Illinois	When When When	12/23/2016 MM / DD / YYYY 6/3/2015 MM / DD / YYYY	Case number _ Case number _ Case number _	1:16-bk-40248 1:14-bk-34103
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you rent your residence?	✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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Evans Debtor 1 Jessica S Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Jessica
 S.
 Evans
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Jessica	S.	Evans	Case number (if known)	
Part 6: First Name Answer These Que	Middle Name estions for Reporting F	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts princurred by an in No. Go to lin ✓ Yes. Go to lir 16b. Are your debts promoney for a busi ☐ No. Go to lin ☐ Yes. Go to lir	primarily consumer debts' ndividual primarily for a per e 16b. ne 17. primarily business debts? ness or investment or through	sonal, family, or househo Business debts are debte ugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde expenses are p	nder Chapter 7. Go to line 18. er Chapter 7. Do you estimate paid that funds will be availabl	that after any exempt prop	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file of title 11, United State under Chapter 7. If no attorney represen out this document, I have	under Chapter 7, I am awar es Code. I understand the r ats me and I did not pay or a ave obtained and read the r	e that I may proceed, if e elief available under each agree to pay someone wh notice required by 11 U.S	e information provided is true and digible, under Chapter 7, 11,12, or 13 in chapter, and I choose to proceed no is not an attorney to help me fill S.C. § 342(b).
	connection with a band both. 18 U.S.C. §§ 152			money or property by fraud in mprisonment for up to 20 years, or
	/s/ Jessica Evans Signature of Debtor	1	Signature of D	ebtor 2
	Executed on1	1/21/2017 MM / DD / YYYY	Executed or	MM / DD / YYYY

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Debtor 1 Jessica	S.	Evans	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Jason Diaz		Date	11/21/2017
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	-			
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Jessica	S.	Evans
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ 0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$21,519.00
1c. Copy line 63, Total of all property on Schedule A/B	\$21,519.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$17,458.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u>Ψ17,100.00</u>
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$16,381.00
Your total liabilities	\$33,839.00
art 3: Summarize Your Income and Expenses	
Schedule I: Vour Income (Official Form 1061)	\$2,787.09
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,402.00

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Evans Debtor 1 Jessica S __ Case number (if known) Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,874.67 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:					
Debtor 1		sica	S.		Evans			
Debtor 2	Firs	t Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) Firs	t Name	Middle N	ame	Last Name			
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
, ,	J Form	n 106A/B						Check if this is an
								amended filing
		V/B: Prope		_				12/1
category responsib write your	where you le for supp name and	think it fits best. E plying correct infor d case number (if k	Be as complete and mation. If more spansors of the mover expression of the moves of	nd ac pace very o	asset only once. If an asset fits in more to curate as possible. If two married people is needed, attach a separate sheet to the question. Tother Real Estate You Own or Have the control of the control	e are fil is form	ling together, both a . On the top of any a	re equally
1. Do you	ı own or h	ave any legal or ed	quitable interest i	n any	residence, building, land, or similar pro	perty?		
✓	No. Go to	Part 2						
	Yes. When	re is the property?						
				Wha	at is the property? Check all that apply.			claims or exemptions. Put
1.1	Street add	lress, if available, or	other description	Ш	Single-family home			red claims on Schedule D: nims Secured by Property.
				H	Duplex or multi-unit building Condominium or cooperative	Cı	urrent value of the	Current value of the
				H	Manufactured or mobile home	er	ntire property?	portion you own?
				H	Land	_		
	Number	Street		Ħ	Investment property		escribe the nature of terest (such as fee s	
	City	State	Zip Code		Timeshare Other		e entireties, or a life	
	- ,		F	Who one	o has an interest in the property? Check	_	Check if this is co	mmunity property
					Debtor 1 only	L	J	
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about this perty identification number:	s item,	such as local	
If you	own or ha	ve more than one, li	st here:	pi o	berty identification number.			
				Wha	at is the property? Check all that apply.			claims or exemptions. Put
1.2	Street add	lress, if available, or	other description	Ш	Single-family home			red claims on Schedule D: nims Secured by Property.
		,			Duplex or multi-unit building	Cı	urrent value of the	Current value of the
				H	Condominium or cooperative Manufactured or mobile home	er	ntire property?	portion you own?
				H	Land	_		
	Number	Street		H	Investment property		escribe the nature of terest (such as fee s	
	O:t-	Chata	Zin Carla		Timeshare Other		e entireties, or a life	
	City	State	Zip Code		<u> </u>		01	
				Who	has an interest in the property? Check		(see instructions)	mmunity property
				one]	
				닏	Debtor 1 only			
				ዞ	Debtor 2 only Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another			
					er information you wish to add about this	sitem	such as local	
					perty identification number:	,		

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Debtor 1		S.		oer (if known)	
	First Name	Middle Name	Last Name		
1.3	et address, if available, or o		What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	et address, ii avaliable, or o	ther description	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
,			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this iter	(see instructions)	mmunity property
			property identification number:	n, odon do roodi	
	the dollar value of the pove attached for Part 1. W		all of your entries from Part 1, including any entr nere. ▶	ies for pages	
Do you ow		equitable interes	t in any vehicles, whether they are registered or		
	ns, trucks, tractors, sport u	•	also report it on Schedule G: Executory Contracts an cycles	d Unexpired Leases.	
3.1	Make Model: Year:	Chevrolet Cruze 2017	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	11000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$20219.00	Current value of the portion you own? \$20219.00
			Check if this is community property (see		
3.2	Make Model:		Who has an interest in the property? Check one.	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (see instructions)		

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3.3 M M Y	rst Name			Case numbe	· · · · · · · · · · · · · · · · · · ·	
N Y		Middle Name	Last Name			
Υ			Who has an interest in the prope	erty? Check		claims or exemptions. Pr
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	/ear:		Debtor 1 only		Creditors Will Have Cla	uins secured by Property
A	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
C	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	d another		
			Check if this is community p	property (see		
			instructions)			
3.4 N	Лake		Who has an interest in the prope	erty? Check	Do not deduct secured	claims or exemptions. P
	Model:		one.		,	ired claims on Schedule
	/ear:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
Α	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
C	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	d another		
			Check if this is community p	property (see		
			instructions)			
	0		ner recreational vehicles, other vehi ft, fishing vessels, snowmobiles, motor		es	
Examp ✓ No — Ye 4.1 No	0			rcycle accessori	Do not deduct secured	
Examp No Ye 4.1 M	o es Make		ft, fishing vessels, snowmobiles, motor Who has an interest in the prope	rcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Examp ✓ No — Ye 4.1 M No No No No No No No No No N	o es Make Model:		ft, fishing vessels, snowmobiles, motor Who has an interest in the proper one. Debtor 1 only	rcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Examp No Ye 4.1 M No	o es Make Model: /ear: Approximate mileage:		tt, fishing vessels, snowmobiles, motor Who has an interest in the proper one. Debtor 1 only Debtor 2 only	rcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Examp No Ye 4.1 M No	o es Make Model: Year:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	rcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Examp No Ye 4.1 M No	o es Make Model: /ear: Approximate mileage:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	rcycle accessori erty? Check d another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Examp No Ye 4.1 M No	o es Make Model: /ear: Approximate mileage:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	rcycle accessori erty? Check d another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Examp No Ye 4.1 M No	o es Make Model: /ear: Approximate mileage: Other information:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the portion you own?
Examp Ve 4.1 M N Y A C C 4.2 M	o es Make Model: Vear: Approximate mileage: Other information:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
Examp Ve 4.1 M N A C C 4.2 M N Y Y	Make Model: Make Morrorimate mileage: Other information: Make Model: Mear:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the proper	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. P
Examp Ve 4.1 M N A C C 4.2 M N Y Y	obes Make Model: Vear: Approximate mileage: Other information: Make Model:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the proper one.	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
Examp No Ye 4.1 M N A C 4.2 M N Y A	Make Model: Make Morrorimate mileage: Other information: Make Model: Mear:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and check if this is community prinstructions) Who has an interest in the proper one. Debtor 1 only	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Control C	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hired claims on Schedule hims Secured by Property
Examp No Ye 4.1 M N A C 4.2 M N Y A	Make Model: Vear: Approximate mileage: Make Model: Vear: Approximate mileage:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the proper one. Debtor 1 only Debtor 2 only	erty? Check d another property (see erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule hims Secured by Property Current value of the
Examp No Ye 4.1 M N A C 4.2 M N Y A	Make Model: Vear: Approximate mileage: Make Model: Vear: Approximate mileage:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	erty? Check d another property (see erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Printed claims on Schedule laims Secured by Property

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Evans Debtor 1 Jessica Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed/Dresser/Couch/Coffee Table/Dresser/ \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellular Phone/Television \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1300.00 for Part 3. Write that number here

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Evans Debtor 1 Jessica Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Walmart Cash Card \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Jessica	S.	Evans	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension		thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	in, Ellion, Reogli, 401(k), 400(b)	, tillit savings accounts	, or other pension of profit-straining plans	
		Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.		-		
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit:			
			-		
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Jessica First Name	S. Middle N	Evans ame Last Name	Case number (if known)	
0.4					
24.		(b)(1), 529A(b), and 529(b)		or under a qualified state tuition program.	
	✓ No ☐ Yes	stitution name and descript	tion. Separately file the records of any	interests.11 U.S.C. § 521(c):	
25.		-	roperty (other than anything listed	in line 1), and rights or powers	
	exercisable for No	your benefit			
	Yes. Describ	э			
26.			secrets, and other intellectual props, proceeds from royalties and licensin		
	No Yes. Describ	ə			
27.		nises, and other general in general in germits, exclusive licens	intangibles es, cooperative association holdings,	liquor licenses, professional licenses	
	✓ No Yes. Describ	э			
Mor	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property Tax refunds owe				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owe ✓ No ☐ Yes. Give spe	d to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owe ✓ No Yes. Give spe about ti you alre	d to you cific information nem, including whether ady filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe ✓ No Yes. Give speabout the you alread and the	d to you cific information nem, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alreand the Family support Examples: Past do	d to you cific information nem, including whether ady filed the returns tax years	oousal support, child support, mainte	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout till you alreand the Family support Examples: Past de	d to you cific information nem, including whether ady filed the returns tax years	oousal support, child support, mainte	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout till you alreand the Family support Examples: Past de	d to you cific information nem, including whether ady filed the returns tax years	oousal support, child support, mainte	State: Local: enance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout till you alreand the Family support Examples: Past de	d to you cific information nem, including whether ady filed the returns tax years	oousal support, child support, mainte	State: Local: enance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owe No Yes. Give speabout till you alreand the Family support Examples: Past de	d to you cific information nem, including whether ady filed the returns tax years	oousal support, child support, mainte	State: Local: enance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the grand the gran	cific information nem, including whether ady filed the returns tax years	oousal support, child support, mainte	State: Local: enance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you alread the support Examples: Past do Yes. Give speabout the young and the young and the young alread the young	cific information nem, including whether ady filed the returns tax years		State: Local: enance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you alread the support Examples: Past do Yes. Give speabout the young and the young and the young alread the young	cific information nem, including whether ady filed the returns tax years	e payments, disability benefits, sick pa	State: Local: Penance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you alread the search of	cific information nem, including whether ady filed the returns tax years	e payments, disability benefits, sick pa	State: Local: Penance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Jes		S.	Evans	Case number (if known)	
	Firs	t Name	Middle Name	Last Name		
31.		sts in insurance les: Health, disabi		th savings account (HSA); credit,	nomeowner's, or renter's insurance	
		s. Name the insuleach policy and li		Company name:	Beneficiary:	Surrender or refund value
32.	If you a	are the beneficiary			cy, or are currently entitled to receive	
	✓ No	s. Describe	one nas uleu.			
33.	Example No	les: Accidents, en	-	ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	7
34.	Other of to set of	contingent and off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
35.	✓ No	_	ou did not already list			
36.			-	n Part 4, including any entries f		
Part	5: De	escribe Any Bu	usiness-Related Pro	oerty You Own or Have an I	nterest In. List any real estate in P	art 1.
37.	Do you	own or have an	ny legal or equitable int	erest in any business-related p	roperty?	
		. Go to Part 6. s. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accou	nts receivable o	or commissions you alre	ady earned		
	✓ No Yes	s. Describe				
39.			aishings, and supplies ated computers, software,	modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, el	ectronic devices
	V No	s. Describe				

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Debt	tor 1 Jessica	S.	Evans	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equipme	ent, supplies you u	se in business, and tools of yo	our trade	
	✓ No				
	Yes. Describe				
	Tes. Describe				
		_			I .
41	Inventory	_			
71.	inventory				
	✓ No				
	Yes. Describe				
	_				
	-	_			
42.	Interests in partnerships or j	oint ventures			
	✓ No				
		1	Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them	-			_
		·			
		-			_
43. C	Customer lists, mailing lists, o	or other compilation	ons		
	✓ No				
		nersonally identifiah	le information (as defined in 11	U.S.C. 8 101(41A)\2	
	Tool Do your moto intended	oroonally laontillab	io information (ao dointea in 111	5.5.5. § 161(117 <i>y</i>).	
	No				
	Yes. Describe				
	L. Issi Decemberium				
44.	Any business-related proper	tv vou did not alre	adv list	·	
		,,			
	✓ No	_			<u> </u>
	Yes. Give specific				
	information	-			
		-			
		-			
		-			
		-			
45. A	dd the dollar value of all of yo	our entries from Pa	ert 5. including any entries for	pages you have attached	
<u> </u>					
Part				y You Own or Have an Interest In.	
	If you own or have an interest	t in farmland, list it in	Part 1.		
46.	Do you own or have any lega	ıl or equitable inte	erest in any farm- or commerc	ial fishing-related property?	
		•	-		Current value of the
	✓ No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, poultry, f	arm-raised fish			
	✓ No				
	Yes. Describe				

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Deb	tor 1 Jessica	S.	Evans	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	<u> </u>				
	Yes. Describe				
40	Form and fishing aguir	ment implements machinery	ivtures and tools of trade		
49.	rarm and lishing equip	oment, implements, machinery, f	ixtures, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	ies, chemicals, and feed			
	№ No				
	≚				
	Yes. Describe				
	A		and and alone define		
51.	Any tarm- and comme	rcial fishing-related property you	i did not aiready list		
	✓ No				
	Yes. Describe				
		I of your entries from Part 6, inc		•	
lor P	art 6. Write that number	here			
Part	7: Describe All Pro	perty You Own or Have an I	nterest in That You Did	Not List Above	
53.	Do you have other prop	perty of any kind you did not alre	ady list?		
	Examples: Season tickets	s, country club membership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	l of your entries from Part 7. Wri	te that number here		>
Dort	u Liet the Totals of	Each Part of this Form			
Part	o. List the Totals of	Each Fait of this Form			
55	Part 1: Total real estate	, line 2		•	
55.	i ait i. iotai ieai estate	, IIII 2			
F.C.		- 5			
56.	part 2 total vehicles, lin	e 5	\$20219.00	<u>_</u>	
57. F	Part 3: Total personal an	d household items, line 15	\$1300.00		
_	Name de Tatal Guanaial an	anta lina 00	φ1000.00	_	
58.F	Part 4: Total financial as	sets, line 36		<u>_</u>	
59.	Part 5: Total business-re	elated property, line 45			
00	D. 10 T.1.16	*-b-*		-	
٥υ.	rart o: Total farm- and f	ishing-related property, line 52	-	<u>_</u>	
61.	Part 7: Total other prop	erty not listed, line 54			
62.	ι οται personal property.	Add lines 56 through 61	\$21519.00	_	+ \$21519.00
				Copy personal property total	
					¢21510.00
62.	Total of all nuonauto are C	shedule A/P Add line EE . line Co			\$21519.00
o3.1	otal of all property on S	chedule A/B. Add line 55 + line 62	٤		

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Jessica	S.	Evans	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	•	, ,	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)((2)	
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Used Clothing Line from Schedule A/B: 11	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
	Brief description: Bed/Dresser/Couch/Coffee Table/Dresser/ Line from Schedule A/B: 06	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	.375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	

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Debtor 1 Jessica S Evans Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Other financial account, 100% of fair market value, up to any Walmart Cash Card applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(c); 735 ILCS Brief \$20,219.00 description: 5/12-1001(b) **✓** \$2,400.00; \$361.00 Chevrolet Cruze, 2017 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 03 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 Cellular 100% of fair market value, up to any Phone/Television applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$100.00 description: \$100.00

100% of fair market value, up to any

applicable statutory limit

Costume Jewelry

Line from

Schedule A/B:

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			Document	Page 22 of	66		
Fill in t	his information to identify y	our case:					
Debtor	r 1 Jessica First Name	S. Middle Na	Evans ame Last N	ame			
Debtor (Spouse		Middle N					
United	States Bankruptcy Court for		District of III				
Case n	number n)		(0				
Offi	cial Form 106	<u>D</u>			_		Check if this is a amended filing
Sch	nedule D: Cre	ditors Who	Have Clai	ms Secur	ed by Prop	erty	12/1
more s	complete and accurate as pace is needed, copy the And case number (if known to any creditors have clated No. Check this box and	Additional Page, fill it on the color of the	out, number the entride property?	es, and attach it to	this form. On the top	of any additional pag	
Ī.	Yes. Fill in all of the infor	rmation below.					
Part 1	List All Secured Clai	ims					
2.	List all secured claims. If a separately for each claim. If in Part 2. As much as possibname.	more than one creditor h	as a particular claim, list	the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	GM Financial	Describe the n	roperty that secures	he claim:	\$17,458.00	\$20,219.00	\$0.00
	Creditor's Name PO 183834	2017 Chevrolet	· · ·		 1		
	Number Street		you file, the claim is:	Check all that apply.	<u>l</u>		
		Contingent					
	Arlington TX 76	Unliquidate	d				
	City State ZIF	I I Disputed					
	Who owes the debt? Check Debtor 1 only	k one. $lacktriangleright$	Check all that apply.				
	Debtor 2 only		ent you made (such as	mortaage or secured			
	Debtor 1 and Debtor 2 of	car loan)	, , , , , , , , , , , , , , , , , , , ,				
	At least one of the debte	Statutory lie	n (such as tax lien, me	chanic's lien)			
	and another	Judgment I	ien from a lawsuit				
	Check if this claim rel	Curior (infold	ding a right to offset) _				
	Date debt was 4/20	Last 4 digits of	account number	6340			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$17,458.00

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	nformation to identify your ca	ise.			
	morriagori to labriary your ou	.55.			
Debtor 1	Jessica	S.	Evans	_	
	First Name	Middle Name	Last Name		
Debtor 2				_	
(Spouse, if filing	ng) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	Northern	District of Illinois	_	
Case numb	nor.		(State)		
(If known)				_	
Officia	Form 106E/F				Check if this is an amended filing
Be as compother party Form 106A claims that	olete and accurate as possible to any executory contracts /B) and on Schedule G: Executer listed in Schedule D: Cr	ole. Use Part 1 for credito or unexpired leases that cutory Contracts and Une reditors Who Hold Claims	could result in a claim. Also xpired Leases (Official Form Secured by Property. If more	d Part 2 for creditors with NOI list executory contracts on So 106G). Do not include any cre	chedule A/B: Property (Official editors with partially secured art you need, fill it out, number
known).	ist All of Your PRIORITY	Unsecured Claims			, (
known). Part 1:	ist All of Your PRIORITY				(4.
Part 1: L	ny creditors have priority uns		ou?		(
Part 1: L 1. Do ar			ou?		

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Nonpriority

amount

Total

claim

Priority

amount

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Debtor 1 Jessica S Evans Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **CAPITALONE** \$150.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2017 PO BOX 30253 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 84130 SALT LAKE CITY Utah City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt CreditCard Other. Specify ___ Is the claim subject to offset? Yes 4.2 City of Chicago Parking \$9,800.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify City of Chicago Parking Tickets Is the claim subject to offset? **✓** No Yes CREDIT ONE BANK NA 4.3 \$263.00 Last 4 digits of account number 4516 Nonpriority Creditor's Name When was the debt incurred? 3/2017 PO BOX 98875 Number As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes

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Debtor 1 Jessica S. Evans Case number (if known)
First Name Middle Name Last Name

After listing any entries on this page, number them begin	nning with 4.5, followed by 4.6, and so forth.	al claim
4.4 DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street		24,409.00
WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.5 DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0106 When was the debt incurred? 11/2015 As of the date you file, the claim is: Check all that apply. Contingent	\$628.00
WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Unliquidated	
☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	debts Other. Specify	
4.6 FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street c/o Kelly Lukason	Last 4 digits of account number 7701 When was the debt incurred? 3/2017 As of the date you file, the claim is: Check all that apply. Contingent	\$432.00
Saint Cloud Minnesota 56302 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	

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 Debtor 1 Jessica
 S.
 Evans
 Case number (if known)

 First Name
 Middle Name
 Last Name

	After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
4.7	IDES - Bankruptcy Department	•	\$4,807.00
ت	Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred? n/a	. ,
	33 S State St Number Street	when was the debt incurred?	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60603	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	片	debts	
	Check if this claim relates to a community debt	Other. Specify Overpayment of benefits	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	MID AMERICA BK/TOTAL C Nonpriority Creditor's Name	Last 4 digits of account number 0479	\$356.00
	5109 S BROADBAND L	When was the debt incurred? 3/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls South Dakota 57109	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	片	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Others Consider Considerate	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.9	MID AMERICA BK/TOTAL C	Last 4 digits of account number 0203	\$306.00
	Nonpriority Creditor's Name 5109 S BROADBAND L	When was the debt incurred? 5/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	Sioux Falls South Dakota 57109	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	브	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Cradit Cord	
	Is the claim subject to offset?	Other. Specify CreditCard	
	I ✓I No		

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Evans Debtor 1 Jessica S Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Navient \$3,106.00 Last 4 digits of account number 1113 Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? 11/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 \$3,057.00 Last 4 digits of account number 1113 Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes Navient 4.12 \$2,291.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? 10/2006 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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S Evans Debtor 1 Jessica Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Navient \$1,207.00 Last 4 digits of account number 1010 Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? 10/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 WEBBANK/FINGERHUT \$267.00 Last 4 digits of account number 6310 Nonpriority Creditor's Name 7075 Flying Cloud Dr When was the debt incurred? 6/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent Eden Prairie Minnesota 55344 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ____ CreditCard Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Jessica S. Evans Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpose
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	de. Total. Add lilles da tillough du.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$34,698.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$16,381.00	
	6i Total Add lines 6f through 6i	6i	\$51,079.00	

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Fill in this information to identify your case:							
Debtor 1	Jessica	S.	Evans				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			()				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	POMA LLC Name 2836 W rooseve	əlt		Residential Lease, Debtor is Lessee, 1 year lease
	Number	Street		
	Chicago City	Illinois State	60612 Zip Code	

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Fill in this inf	ermetien to identify your e	2001			
FIII IN INIS INI	ormation to identify your c	ase:			
Debtor 1	Jessica	S.	Evans		
Dalata :: 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case numbe	r		(State)		
					Check if this is an amended filing
Official	Form 106H				
Schedu	le H: Your Cod	ebtors			12/15
		u are filing a joint case, do	not list either spous	e as a codebto	or.)
	he last 8 years, have you ouisiana, Nevada, New Mex				unity property states and territories include Arizona, California,
Ye	a. Go to line 3.b. Did your spouse, formeNo	r spouse, or legal equiva	alent live with you at	t the time?	
		y state or territory did yo	u live?	Fill ir	the name and current address of that person.
	Name of your spouse, for	ormer spouse, or legal equ	ivalent		
	Number Street				
	City	State	Z	ip Code	
3. In Colur	nn 1, list all of your codeb	tors. Do not include you	r spouse as a code	btor if your s	pouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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				. a.g. c_		
Fill in	n this information to identify	your case:				
Debto	or 1 Jessica	S.	Evans			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:
Debto	or 2 se, if filing) First Name	Middle Name	L = + N		_	An amended filing
(Spous	First Name	Middle Name	Last N			A supplement showing post-petition chapter 1:
the:	d States Bankruptcy Court for number	Northern	District of Illi (S	nois State)	- "	expenses as of the following date:
(If know					_	MM / DD / YYYY
Offi	cial Form 106I					
Sch	nedule I: Your Ir	icome				12/1:
inform spous numb	nation about your spouse.	If you are separated an d, attach a separate she ry question.	d your spous	se is not filing	with you, do	ur spouse is living with you, include not include information about your tional pages, write your name and case
	ill in your employment		Debtor 1			Debtor 2
		Employment status	✓ Emplo	ved		Employed
at in	you have more than one job, ttach a separate page with nformation about additional		٠	mployed		Not Employed
	mployers.	Occupation				_
	nclude part time, seasonal, or elf-employed work.	Employer's name	Presence (Care Transforma	tion C	
	Occupation may include student r homemaker, if it applies.	Employer's address	200 S. Wa			Number Street
			Chicago	Illinois	60606	
			City	State	Zip Code	City State Zip Code
		How long employed there?				
Part	2: Give Details About	Monthly Income				
spou If you	use unless you are separated.	ve more than one employer,	-	information for	-	write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or non-filing spouse
	List monthly gross wages, sa deductions.) If not paid monthl be.	• • • • • • • • • • • • • • • • • • • •		2.	\$3,188.90	
3.	Estimate and list monthly over	ertime pay.		3.	+ \$0.00	
4.	Calculate gross income. Add	line 2 + line 3.		4.	\$3,188.90	

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Debtor 1 Jessica First Name	S. Evan Middle Name Last	Name	Case number known)		
, not realite	Inidale Name Last	Tumo	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4. ¯	\$3,188.90		
5. List all payroll deductions					
5a. Tax, Medicare, and So	ocial Security deductions	5a.	\$401.81		
5b. Mandatory contribution	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	ns for retirement plans	5c.	\$0.00		
5d. Required repayments	of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support oblig	gations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Spe	ecify:	5h. +	\$0.00 +		
6. Add the payroll deduction +5h.	s. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5	ig 6.	\$401.81		
7. Calculate total monthly ta	Ike-home pay. Subtract line 6 from line 4.	7.	\$2,787.09		
8. List all other income regu	larly received:				
business, profession, o					
	ach property and business showing and necessary business expenses, and come.	8a.	\$0.00		
8b. Interest and dividends	s	8b.	\$0.00		
8c. Family support payme dependent regularly re	ents that you, a non-filing spouse, or a eceive				
Include alimony, spousa divorce settlement, and	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment compe	ensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance cash assistance that you	istance that you regularly receive and the value (if known) of any non- receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retirement	tincome	8g.	\$0.00		
8h. Other monthly income		8h. +	\$0.00 +		
_	lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	 . 9. [\$0.00		
10. Calculate monthly income Add the entries in line 10 fo	e. Add line 7 + line 9. r Debtor 1 and Debtor 2 or non-filing spous	10. se	\$2,787.09 +	=	\$2,787.09
Include contributions from a friends or relatives.	ontributions to the expenses that you list an unmarried partner, members of your hou s already included in lines 2-10 or amounts	isehold, your o	dependents, your roomn		
Specify:				1	1. + \$0.00
	st column of line 10 to the amount in lin ummary of Schedules and Statistical Summa				\$2,787.09 Combined
No.	se or decrease within the year after you	file this form	?		monthly income
Yes. Explain:					

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		Docu	iment Page 34 of 66	5	
Fill in this infor	mation to identify y	our case:			
Debtor 1	Jessica First Name	S. Middle Name	Evans Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filin	ng
United States E	Bankruptcy Court for	the: Northern [District of Illinois (State)		nowing post-petition chapter 13 he following date:
Case number (If known)			(Callo)	MM / DD / YYYY	,
Official	Form 106	J			
Schedul	e J: Your E	xpenses			12/15
information. If		possible. If two married people at ded, attach another sheet to this n.			
Part 1: Des	cribe Your Hous	sehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. De	oes Debtor 2 live i	n a separate household?			
[No Yes, Debtor 2 mg	ust file Official Forms 106J-2, <i>Expe</i> r.	nses for Separate Household of Deb	tor 2.	
2. Do vou hav		✓ No			
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	d your	✓ No Yes			
Part 2: Estil	mate Your Ongo	ing Monthly Expenses			
_	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	-
		non-cash government assistance ded it on Sc <i>hedule I: Your Incom</i> e			Your expenses
	or home ownersh or the ground or lot.	ip expenses for your residence. In 4.	clude first mortgage payments and		\$950.00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Jessica S. Evans Case number (if known)
First Name Middle Name Last Name

First Name initiative Last Name	
	Your expenses
5. Additional mortgage payments for your residence, such as home equity loans 5.	\$0.00
6. Utilities:	
6a. Electricity, heat, natural gas	\$175.00
6b. Water, sewer, garbage collection 6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	\$150.00
6d. Other. Specify: 6d	\$0.00
7. Food and housekeeping supplies 7.	\$350.00
8. Childcare and children's education costs 8.	\$0.00
9. Clothing, laundry, and dry cleaning	\$50.00
10. Personal care products and services	\$30.00
11. Medical and dental expenses	\$20.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	\$150.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books 13.	\$0.00
14. Charitable contributions and religious donations 14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	\$0.00
15b. Health insurance	\$0.00
15c. Vehicle insurance	\$155.00
15d. Other insurance. Specify: 15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify: 16	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$372.00
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify: 17c	\$0.00
17d. Other. Specify: 17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	\$0.00
19.Other payments you make to support others who do not live with you.	
Specify: 19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property 20a	\$0.00
20b. Real estate taxes.	\$0.00
20c. Property, homeowner's, or renter's insurance	\$0.00
20d. Maintenance, repair, and upkeep expenses. 20d	\$0.00
20e. Homeowner's association or condominium dues 20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Jessi		S.	Evans	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses	5.				\$2,402.00
	nes 4 through 21.					\$0.00
	, , ,	,,	, from Official Form 106J-2	2		\$2,402.00
22c. Add lir	ne 22a and 22b. The resu	ılt is your monthly exp	enses.		22.	
23. Calculate	your monthly net incom	ie.				
23a. Copy	line 12 (your combined m	nonthly income) from	Schedule I.		23a	\$2,787.09
23b. Copy	your monthly expenses f	rom line 22 above.			23b	\$2,402.00
23c. Subtra	act your monthly expense	s from your monthly i	ncome.			\$385.09
The re	esult is your monthly net i	income.			23c	
			loan within the year or do y modification to the terms o			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Jessica	S.	Evans
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Jessica Evans	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 11/21/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Official Form 107						ocument	i age 50	<u> </u>		
Debtor 2 (Secous If Bing) First Name	Fill in this info	ormation to ic	dentify your c	ase:						
Debtor 2: Dates Debtor 1 lived Dates Debtor 1 lived Dates Debtor 2 lived there Dates Debtor 2 lived there Dates Debtor 1 lived Debtor 2: Dates Debtor 2 lived Lived Debtor 2 lived Lived Dates Debtor 2 lived Lived Debtor 2 lived Lived Debtor 2 lived Lived Debtor 3 lived Lived Dates Debtor 4 lived Lived Debtor 2 lived Lived Debtor 3 lived Lived Dates Debtor 4 lived Lived Debtor 5 lived Lived Dates Debtor 6 lived Lived Dates Debtor 1 lived Lived Debtor 6 lived Lived Dates Debtor 6 lived Lived Debtor 7 lived Lived Debtor 8 lived Lived Dates Debtor 1 lived L	Debtor 1							_		
United States Bankruptcy Court for the: Northern District of Illinois Case number (State) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy De as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct nformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number of Known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Married Married Mort married Not married Not married Debtor 1: Dates Debtor 1 lived Debtor 2: Debtor 1: Dates Debtor 1 lived Debtor 2: Dates Debtor 2 lived there Number Street From 01/2016 Number Street From To Chicago Illinois 60612 City State Zip Code Same as Debtor 1 Same as Debtor	Debtor 2	First Nam	е	Middle	Name	Last Nam	е			
Case number Check if this is amended filing Check if the places your namended Check if t		First Name	е	Middle	Name	Last Nam	e	-		
Case number Check if this is amended filling Check if this is pour current marital status and where You Lived Before	United States	Bankruptcy (Court for the:	Northern		District of Illino	is			
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Dear a complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number of known). Answer every question. Part 1: Cive Details About Your Marrital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married Not married Debtor 1: Dates Debtor 1 lived there Debtor 2: Dates Debtor 2 lived there Dates Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Chicago Illinois 60612 City State Zip Code Same as Debtor 1 Same a	Case number	r				(Stat	e)	=		
Statement of Financial Affairs for Individuals Filing for Bankruptcy 04 Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married Not married No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:		<u> </u>								_
Statement of Financial Affairs for Individuals Filing for Bankruptcy 3e as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct nformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? Part 1: Dates Debtor 1 lived there Debtor 1: Dates Debtor 1 lived there Debtor 1: Dates Debtor 1 lived there Dates Debtor 1 lived there Chicago Illinois 60612 City State Zip Code Same as Debtor 1 Same as Debtor 1 Number Street From 101/2016 To 07/2017 Number Street From 101/2016 To 107/2017 To 101/2016 Number Street From 101/2016 To 107/2017 To 101/2016 Same as Debtor 1	Official	Form	107							Check if this is a amended filing
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married									<u>-</u>	
nformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part I: Give Details About Your Marital Status and Where You Lived Before What is your current marital status?										04/1
Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before										
Aumber Street Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married No Yes. List all of the places you lived anywhere other than where you live now? Details a years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:					oarate s	neet to this form	. On the top	of any additio	nal pages, write	your name and case
1. What is your current marital status? Married ✓ Not married No ✓ Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:		•								
Married Not married	Part 1: Giv	e Details A	bout Your	Marital Status	and W	here You Lived	Before			
Not married	1. What i	s your curre	nt marital sta	itus?						
Z. During the last 3 years, have you lived anywhere other than where you live now? No No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Dates Debtor 1 lived there Debtor 2:										
2. During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:	= =									
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Debtor 2: Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1	✓ 140	otmanied								
Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:	2. During	the last 3 ye	ears, have yo	u lived anywhei	e other	than where you liv	e now?			
Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:	ΠN	0								
Dates Debtor 1 lived there Dates Debtor 1 lived there			the places yo	u lived in the las	st 3 year	s. Do not include v	vhere you live	now.		
there Same as Debtor 1 Same as Debtor 1 Same as Debtor 1			, ,		,		·			
there Same as Debtor 1 Same as Debtor 1 Same as Debtor 1	De	ebtor 1:			Date	s Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
2420 W Warren Number Street To 01/2016 To 07/2017 Chicago Illinois 60612 City State Zip Code From Same as Debtor 1 Number Street Number Street From To City State Zip Code City State Zip Code From Same as Debtor 1 City State Zip Code To Same as Debtor 1 Same as Debtor 1 City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states)							20210. 2.			
2420 W Warren Number Street To 01/2016 To 07/2017 Chicago Illinois 60612 City State Zip Code From Same as Debtor 1 Number Street Number Street From To City State Zip Code City State Zip Code From To Same as Debtor 1 City State Zip Code From To Same as Debtor 1 Same as Debtor 1 City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states)							☐ Same	as Debtor 1		Same as Debtor 1
Number Street From 01/2016 Number Street From To							Same	as Debior 1		Same as Debior 1
To 07/2017 Chicago Illinois 60612 City State Zip Code Same as Debtor 1 Number Street From					From	01/2016	Number Ct	woot		From
Chicago Illinois 60612 City State Zip Code City State Zip Code Same as Debtor 1 Number Street To City State Zip Code From To City State Zip Code	INI	umber Street					Number St	reet		
City State Zip Code Same as Debtor 1 Number Street To City State Zip Code City State Zip Code Same as Debtor 1 From Number Street To City State Zip Code From To City State Zip Code From To City State Zip Code Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states)	-	1.1	102 2 -	00010						
Same as Debtor 1 Number Street							City	State	Zip Code	
Number Street To Number Street To City State Zip Code To City State Tip Code		•							·	Same as Debtor 1
To To To To To To To										
To	Nı	umber Street			From		Number St	reet		From
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states	_	umbor 011000			То					To
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states										
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states	Ci	ity	State	Zip Code			City	State	Zip Code	
							·			
		-			-	• •			- '	

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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Evans Debtor 1 Jessica Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$32000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$31000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$29000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Link \$616.00 From January 1 of current year until the date you filed for bankruptcy: \$0.00 For last calendar year: (January 1 to December 31, 2016 \$0.00 For the calendar year before that: (January 1 to December 31, 2015

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Evans Debtor 1 Jessica Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Jessica		S.	Ev	ans	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	ders include your r porations of which	elatives; a you are a or a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all payr	nents to a	in insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	der? ude payments on o No Yes. List all payn		_	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				·		
	Number Street						
	City	State	Zip Code				
		- Clair	ZID OUUC				The state of the s

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Evans Debtor 1 Jessica Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Jessica First Name	S. Middle Name	Evans Last Name	Case number (if known)	
11.				pank or financial institution, set off any am	nounts from your
		ake a payment because y			,
	✓ No				
	Yes. Fill in the details	S.			
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		_
			_		
	Number Street				
			_ Last 4 digits of account	number: XXXX-	
	City St	tate Zip Code	_		
12.				possession of an assignee for the benefit of	of creditors, a court-
	appointed receiver, a cu	stodian, or another officia	al?		
	✓ No				
	Yes				
Part	5: List Certain Gifts a	and Contributions			
13.	Within 2 years before yo	ou filed for bankruptcy, die	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No				
	Yes. Fill in the detai	-			
	Gifts with a total va per person	lue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You	Gave the Gift	_		
	-		-		
	Number Street		-		
	City St	tate Zip Code	-		
	Person's relationship	to you			
		-			
	Person to Whom You	Gave the Gift	_		
	-		-		
	Number Street		-		
	City St	tate Zip Code	-		
	Person's relationship	to you			

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Debt		Jessica	S.	Evans	Case number (if know	n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	d for bankruptcy, did v	ou give any gifts or contri	butions with a total value of	of more than \$600	to any charity?
		No		,		•	, , , ,
	¥	Yes. Fill in the details for e	ach gift or contributio	n			
	Ш						
		Gifts or contributions to contributions		Describe what you con	tributed	Date you contributed	Value
		that total more than \$600	•			Contributed	
		Charity's Name					
		Criainty 5 Name					
		Number Street					
		-					
		City State	Zip Code				
Dart	6.	List Certain Losses					
15.		No Yes. Fill in the details. Describe the property you			o, did you lose anything bed e coverage for the loss	Date of your	Value of property
		how the loss occurred	a iost and	Include the amount that	insurance has paid. List s on line 33 of <i>Schedule</i>	loss	lost
Part	7:	List Certain Payments	or Transfers				
16.	abo	ut seeking bankruptcy or p	oreparing a bankrupto	cy petition?	n your behalf pay or transfe or services required in your ba		nyone you consulted
	\Box	No			, ,		
	님	Yes. Fill in the details.					
	⊻	res. I III III li le delaiis.				_	
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 300.00		11/17/2017	\$300.00
		Person Who Was Paid		Automoy 3 r cc 300.00		11,11,2011	4000.00
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payn	nent, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payr	ment, if Not You				

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Debto		Jessica	S.	Evans	_ Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
ŀ	elp	hin 1 year before you filed for you deal with your credite not include any payment or tr	ors or to make payme		behalf p	pay or transfer	any property to a	anyone	who promised to
]	Z	No Yes. Fill in the details.							
	_			Description and value of any transferred	property	y	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18. \	Vitl	•		you sell, trade, or otherwise trans	sfer anv	property to an	vone. other than	proper	tv transferred in
t I	he nclu	ordinary course of your bus	siness or financial af nd transfers made as s	fairs? ecurity (such as the granting of a se					
]	✓	No Yes. Fill in the details.							
				Description and value of prop transferred	erty	Describe any payments re in exchange	/ property or ceived or debts រុ	oaid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
k	en	hin 10 years before you file eficiary? ese are often called asset-prot		I you transfer any property to a se	elf-settle	ed trust or sim	ilar device of wh	ich you	are a
]	<u> </u>	No Yes. Fill in the details.							
•				Description and value of the	proper	ty transferred			Date transfer was made
		Name of trust							

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Evans Debtor 1 Jessica _ Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City

City

State

Zip Code

State

Zip Code

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Evans Debtor 1 Jessica __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Debtor 1			S.	Evans	Cas	se number (i	if known)		
	First Name		Middle Name	Last Name					
C 11-		! ! !	-1-1			I I			
6. Hav	e you been a par	ly in any judi	cial or administi	rative proceeding und	er any environmei	ntai iaw? ii	iciuae settieme	ents and order	rs.
V	No								
Ė	Yes. Fill in the de	tails.							
ш	100.1	ano.		0. 1			. 6 11		01-1
				Court or agency		Nature	of the case		Status of the case
	Case title								Case
	Case title								Pending
				Court Name	_				
				No come la sur Otura st					On appeal
	Case number			NumberStreet					
				City State	Zin Codo				Conclude
				City State	Zip Code				
art 11:	Give Details A	bout Your I	Business or Co	onnections to Any E	Business				
	GITO D'OLGINO?			J					
7. Wit	hin 4 years before	vou filed for	r bankruptev. die	d you own a business o	or have any of the	following	connections to	any business?	•
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	, , , , , , , , , , , , , , , , , , , ,	,				,	
	A sole propr	ietor or self-	employed in a tra	ade, profession, or oth	ner activity, either f	full-time or	part-time		
	A member of	f a limited lia	hility company (I	LC) or limited liability	nartnershin (LLP)				
				LEO) of inflited liability					
	A partner in								
	An officer, d	irector, or m	anaging executiv	ve of a corporation					
	An owner of	at least 5%	of the voting or e	equity securities of a co	orporation				
✓	No. None of the	above applie	es. Go to Part 12						
Ħ	Yes. Check all th	at apply abo	ove and fill in the	details below for each	n business.				
		- - - - - - - - - - - -					E. d. de de la		
				Describe the na	ature of the busine	ess	• •	entification nu ial Security nu	
							ilicidae Soci	ar Security nu	imber of friin.
	Business Name			_			EIN:		
	Dusiness Name								
	Number Street			_			Dates busine	ess existed	
	Number Street			Name of accoun	ntant or bookkeep	ner	Dates Dusine	, oo oxiotou	
	City	Ctoto	Zin Codo		mant of bookkeep	pei	_	_	
	City	State	Zip Code				From	To	
				Describe the na	ature of the busine	ess	Employer Ide	entification nu	ımber Do not
							include Soci	al Security nu	ımber or ITIN.
							EIN:		
	Business Name	<u> </u>					···		
				_					
	Number Street						Dates busine	ess existed	
				Name of accou	ntant or bookkeep	per			
	City	State	Zip Code				From	То	
									
				D			E		b D
				Describe the na	ature of the busine	ess		entification nu ial Security nu	
							moluue 50Cl	ar Security Nu	imber of HIM.
	Rusinosa Nom -			_			EIN:		
	Business Name								
	Number Cture			_			Dates busine	ace avietad	
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	City	State	Zip Code				From	To	
							- 		

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Deb	otor 1 Jessica	S.	Evans	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details b	elow.		
			Date issued	
	Name		MM/DD/YYYY	
	Hamo			
	Number Street			
	City Sta	ate Zip Code	_	
		ate Zip Code		
Part	t 12: Sign Below			
1	true and correct. I understar	nd that making a false st t in fines up to \$250,000	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of			Signature of Debtor 2
	Data 44 (04)	0047		Date
	Date 11/21/	2017		
ı	Did you attach additional pa	ges to Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ No			
i	Yes			
ı	Did you pay or agree to pay s	someone who is not an a	ttorney to help you fill out I	pankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		North	ern District of Illinois		
In re	Jessica S. Evans			Case No.	
	Debtor		-		(If known)
			(Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF ATTO	ORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the f	iling of the petition in bankrup	tcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I h	nave received			\$300.00
	Balance Due				\$3,700.00
2	. The source of the compensation paid	I to me was:			
	J Debtor	Oth	ner (specify)		
3	. The source of the compensation paid	I to me is:			
	✓ Debtor	Oth	ner (specify)		
4	I have not agreed to share the abmembers and associates of my la		ompensation with any other pe	rson unless the	y are
	I have agreed to share the above members or associates of my law the people sharing in the compet	firm. A copy of	the agreement, together with a		
5	. In return for the above-disclosed fee,	I have agreed to	render legal service for all asp	ects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, an	d rendering advice to the debto	or in determinin	g whether to file a petition in
	b. Preparation and filing of any	oetition, schedul	es, statements of affairs and p	an which may b	e required;
	c. Representation of the debtor	at the meeting o	f creditors and confirmation he	aring, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	ceedings and other contested I	oankruptcy matt	rers;
6	. By agreement with the debtor(s), the	above-disclosed	fee does not include the follow	ving services:	
			CERTIFICATION		
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangement f	or payment to n	ne for representation of the
	11/21/2017		/s/ Jas	on Diaz	
	Date		Signature o	of Attorney	_
			Semrad I	aw Firm	
			Name of		
1					

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Evans, Jessica S.	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Ti knowledge	•	y that the attached list of creditors is tr	ue and correct to the best of their
Date:	11/21/2017	/s/ Evans, Jessic	a S.
		Evans, Jessica S Signature of Deb	

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

GM Financial ATT: Mandy Youngblood PO Box 183853 Arlington, TX, 76096

Navient PO BOX 9655 WILKES BARRE, PA, 18773

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

MID AMERICA BK/TOTAL C 5109 S BROADBAND L Sioux Falls, SD, 57109

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

IDES - Bankruptcy Department PO Box 4385 Chicago, IL, 60680 Case 17-34822 Doc 1 Filed 11/21/17 Entered 11/21/17 11:10:42 Desc Main Document Page 57 of 66

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s		Attorney for Debtor(s)	
$\lambda \psi$	WILL STORY	/s/ Jason Diaz	
/s/Jessi	ica Evans		
Signed:		\$	
Date:	11/17/2017		

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Jessica First Name	S. Middle Name	Evans Last Name	Case number (if known)	
Parista Answer These Qu	uestions for Reporting Purpose			
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril	al primarily for a pers ly business debts? <i>I</i> investment or throu	sonal, family, or househo Business debts are debts gh the operation of the b	ld purpose." that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	er 7. Do vou estimate th	nat after any exempt prope to distribute to unsecured	rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,0 5,001-10 10,001-2	,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million ,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	☐ \$0-\$50,000 ☑ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,000,0 \$50,000,0	01-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, a	nd I declare under pe	enalty of perjury that the i	nformation provided is true and
	correct.	napter 7, I am aware i I understand the reli d I did not pay or agr ned and read the not	that I may proceed, if elig ef available under each c ree to pay someone who ice required by 11 U.S.C	ible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed is not an attorney to help me fill . § 342(b).
	I understand making a false stat connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Jessica Evans Signature of Debtor	tement, concealing p ase can result in fine 1519, and 3571	roperty, or obtaining mo	ney or property by fraud in risonment for up to 20 years, or
	Executed on \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	**************************************	Executed on _	MM / DD / YYYY

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		Doo	cument Page 6	63 of 66	
Fill in this infor	mation to identify your o	case;			
Debtor 1	Jessica First Name	S. Middle Name	Evans Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number (frknown)	***************************************		(State)	: 	
Official I	Form 106De	ec .			Check if this is ar amended filing
Declarati	on About an	Individual Debt	or's Schedules	3	12/15
You must file the	nis form whenever you terty by fraud in connect 1341, 1519, and 3571.	er, both are equally respon ile bankruptcy schedules o ion with a bankruptcy case	r amended schedules. M	aking a false statement, concealing \$250,000, or imprisonment for up to	J property, or obtaining o 20 years, or both. 18
Did you pa	y or agree to pay some	one who is NOT an attorne	y to help you fill out bank	kruptcy forms?	
Yes. N	lame of person		Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declaration, a form 119).	ากส
Under pena that they a	alty of perjury, I declard are true and porrect.	e that I have read the sumn	nary and schedules filed	with this declaration and	

Signature of Debtor 2

MM/DD/YYYY

Date

X /s/ Jessica Evans Signature of Debtor 1

Date 11/17/2017

MM/DD/YYYY

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Debtor :	1 Jessica	S.	Evans	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	ithin 2 years before you editors, or other partie No Yes. Fill in the details	<i></i>	ou give a financial stater	nent to anyone about your business? Include all financial institutions,
Banne	66k		Date issued	
			Pate Issueu	
	Name		MM/DD/YYYY	
	Number Street			
	Clt.		****	
	City S	state Zip Code		
Part 12:	Sign Below			
	and actioner t discondition	ica Evans	Hement, concealing nron	ments, and I declare under penalty of perjury that the answers are lerty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			()	Date
	Date 11/17	/2017	Company Sea of Comment Comments	Date
Did y	ou attach additional pa	ages to Your Statement of	Financial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
thinteness .	No		The second secon	wasser in its banking toy Conscial Form 107)?
Recent				
	/es			
Did y	ou pay or agree to pay	someone who is not an at	torney to help you fill out	bankruptev forms?
white in the same of	10		2 4 2 MM TW	and the same of th
š	res. Name of person			
<u>L.l.</u> '	co. Hame of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

m re:	Evans, Jessica S.	Case No.	<i>&</i>
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERI	ICATION OF CREDITOR MAT	RIX
Tr nowledge	ne above named Debtors hereby v e.	rify that the attached list of creditors is tru	ue and correct to the best of their
ate:	11/17/2017	/s/ Evans, Jessica	* NO MAC
		Evans, Jessica S. Signature of Debte	

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Deb	or 1 Jessica First Name	S. Middle Name	Evans Last Name	Case number (// known)	
16.	Calculate the median	family income that applies to y			
	16a. Fill in the state in w			•	
		of people in your household.	Illinois		
			7		
	household	amily income for your state and si	1 11 11	Caranta tanta tanta ang mga mga mga mga mga mga mga mga mga mg	\$51,317.00
	using the link spec	ified in the separate instructions to	ro into or this form. This list ma	a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17.	How do the lines comp	pare?		The state of the s	
	17a. Line 15b is les under 11 U.S.	is than or equal to line 16c. On th C. § 1325(b)(3). Go to Part 3. Do	e top of page 1 of this NOT fill out <i>Calculatio</i>	form, check box 1, Disposable income is not determined in of Disposable Income (Official Form 122C-2).	
	0.3.0. 9 1323	ore than line 16c. On the top of pa f(b)(3). Go to Part 3 and fill out our our current monthly income from lin	Salculation of Disposi	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Part		commitment Period Under	Mario Company	(4)	
18.		e monthly income from line 11.	and the second of the second of the second of the		\$2,874.67
19.	Deduct the marital adj commitment period und	ustment if it applies. If you are a er 11 U.S.C. § 1325(b)(4) allows y	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
		ment does not apply, fill in 0 on li			-\$0.00
	19b. Subtract line 19a	from line 18.		*	\$2,874.67
20.	Calculate your current	monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$2,874,67
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your cu	urrent monthly income for the year	r for this part of the for	n.	\$34,496.04
	20c. Copy the median fa	ımily income for your state and siz	e of household from lir	ne 16c.	\$51,317.00
21.	How do the lines comp	are?			
	Line 20b is less than commitment period i	line 20c. Unless otherwise ordere is 3 years. Go to Part 4.	d by the court, on the	top of page 1 of this form, check box 3, The	•
	Line 20b is more tha 4, The commitment	n or equal to line 20c. Unless other period is 5 years. Go to Part 4.	erwise ordered by the c	ourt, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	By signing here I de	clare under populty of porture that			
	wy vigining jiloto, i dol	beneaty of perjuty trial	the information on this	statement and in any attachments is true and correct.	
	🗴 /s/ Jessica Ev	ians AMMER	X	Mus.	
	Signature of Deb			gnature of Debtor 2	
	Data dell'ations			g.,	
	Date 11/17/201 MM/DD/Y		D:	ate	
				(VINO) DD/ E I [1	
	If you checked 17a, c	do NOT fill out or file Form 122C-2	this form. On line 39	of that form, copy your current monthly income from line	, and the second
	above.	The second secon	south. On line 38	or treat form, copy your current monthly income from line	14
					(